Policy in Practice

London age UK

- One in four older Londoners live in poverty according to Age UK London's Poverty Report 2023
- The gap between poverty rates after housing for pensioner couples and single pensioners has nearly doubled in the past decade
- Policy in Practice secured £8.4 million in unclaimed Pension Credit for pensioners across London via its work with the Greater London Authority and 17 London Boroughs
- The data led campaign contacted households who were eligible for Pension Credit but not claiming and signposted them to organisations like Age UK London to help them apply

0330 088 9242
hello@policyinpractice.co.uk
policyinpractice.co.uk

Miriam's story: How a successful Pension Credit claim changed her life

"It's a shock, after my career and lifestyle, to now have no money to spare. Even if I had it I would be too frightened to spend it."

Miriam*, a 73 year old Westminster resident, lives alone in a flat that she owns. She retired at 62, having worked in travel, charity and IT training. She is tech savvy.

Since retirement, her life savings were depleted covering service and utility bills and the rising cost of living has exacerbated her financial woes. To save money she shops wisely and conserves heating. Miriam plans to spend time in libraries and community spaces during winter to save money on her heating bills now that government support has been reduced.

Miriam's circumstances reflect the reality for many pensioners across London. She says, "It got to the stage when I was terrified that I would not have any [savings] left."

"If someone had let me know my entitlements it would have made life a lot easier."

Around two years ago a friend of Miriam's told her about Pension Credit. She looked into the details and made an application, which was successful. Miriam even found the application straightforward as she was able to do this online. Over the short term the extra money helped and she was happy with the support.

Another friend mentioned to Miriam that, because she receives Pension Credit, she could also receive help with her service charges. Miriam applied for the support to help and, again, her application was successful. However, this time Miriam felt the application process was not quite as easy as applying for Pension Credit. Research from Policy in Practice shows that administrative complexity is a huge barrier for take up of support and one of the reasons why £19 billion of support is unclaimed across the UK each year. It recommends using its free calculator from GOV.UK to check entitlement.

"With the extra help my savings were not dwindling quite as rapidly."

Miriam heard a money saving expert on the radio discussing social tariffs and how these would apply to anyone who received Pension Credit. She looked into it and first swapped to a social tariff for her broadband before realising she could get it for her utilities too. Since then, Miriam has had other help including free dentist visits and money off her glasses prescriptions.

Miriam is now back to saving for her service charges and feeling more in control. She says "her quality of life has improved" and she is also thankful for the help from the government with payments for energy bills as well as the friends and organisations who helped her to claim.

*The name Miriam has been used as a pseudonym to safeguard the anonymity of the real pensioner depicted in the story.